

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tara L. Snyder  
 Debtor

Case No. 20-10145-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db +Tara L. Snyder, 2080 Garfield Avenue, Reading, PA 19609-2010  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14449733 +Bank of Missouri, PO BOX 89725, Sioux Falls, SD 57109-9725  
 14449735 +Direct TV, PO Box 5014, Carol Stream, IL 60197-5014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tobykmendelsohn@comcast.net Apr 15 2020 04:39:34 BRENNNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:39:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2020 04:40:17 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Apr 15 2020 04:40:09 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14449732 +EDI: GMACFS.COM Apr 15 2020 08:28:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14449734 +EDI: BL-BECKET.COM Apr 15 2020 08:28:00 Capital One NA, c/o Becket and Lee LLP, PO BOX 3001, Malvern, PA 19355-0701  
 14458003 EDI: BL-BECKET.COM Apr 15 2020 08:28:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14454797 +EDI: AIS.COM Apr 15 2020 08:28:00 Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14478133 EDI: JEFFERSONCAP.COM Apr 15 2020 08:28:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 14449737 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:41:53 LVNV Funding, PO Box 1269, Greenville, SC 29602-1269  
 14455049 E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:42:16 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14449740 EDI: PRA.COM Apr 15 2020 08:28:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
 14463638 EDI: PRA.COM Apr 15 2020 08:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14449738 +E-mail/Text: colleen.atkinson@rmscollect.com Apr 15 2020 04:40:36 Patient First c/o Receivables Management, PO BOX 73810, Richmond, VA 23235-8047  
 14449739 +E-mail/Text: blegal@phfa.org Apr 15 2020 04:40:10 Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406  
 14449741 +EDI: AIS.COM Apr 15 2020 08:28:00 TMobile, 4515 N. Sana Fe Avenue, Oklahoma City, OK 73118-7901

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14449736 Keystone Orthopedic Specialists, 2201 Ridgewood Road STE 250, IL 61400  
 14485333\* +Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Apr 14, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Tara L. Snyder tobykmendelson@comcast.net  
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

|  |   |                    |           |
|--|---|--------------------|-----------|
| <b>Information to identify the case:</b> |   |                    |           |
| Debtor 1                                 | <b>Tara L. Snyder</b>                   |                    |           |
|  | First Name                              | Middle Name        | Last Name |
| Debtor 2                                 |   |                    |           |
| (Spouse, if filing)                      | First Name                              | Middle Name        | Last Name |
| United States Bankruptcy Court           | <b>Eastern District of Pennsylvania</b> |                    |           |
| Case number:                             | <b>20-10145-pmm</b>                     |                    |           |
| Social Security number or ITIN           |   | <b>xxx-xx-0984</b> |           |
| EIN                                      |   | --_-----           |           |
| Social Security number or ITIN           |   | -----              |           |
| EIN                                      |   | --_-----           |           |
| Date case filed for chapter              |   | <b>13 1/9/20</b>   |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:  |
|--|--|--|
| <b>1. Debtor's full name</b>   | Tara L. Snyder   |  |
| <b>2. All other names used in the last 8 years</b>   |  |  |
| <b>3. Address</b>  | 2080 Garfield Avenue<br>Reading, PA 19609  |  |
| <b>4. Debtor's attorney</b><br>Name and address  | BRENNA HOPE MENDELSON<br>Mendelsohn & Mendelsohn, PC<br>637 Walnut Street<br>Reading, PA 19601                             | Contact phone 610-374-8088<br>Email: tobykmendelsohn@comcast.net   |
| <b>5. Bankruptcy trustee</b><br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606           | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | United States Bankruptcy Court<br>Office of the Clerk, Gateway Building<br>201 Penn Street, 1st Floor<br>Reading, PA 19601 | Hours open:<br>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.;<br>Reading Office --- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 4/14/20 |
| <b>** AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION **</b>  |  |  |

**For more information, see page 2**

Debtor **Tara L. Snyder**

Case number **20-10145-pmm**

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| <b>7. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | <b>May 5, 2020 at 01:30 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | <b>Location:</b><br><b>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.</b>                              |
| <b>8. Deadlines</b><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br><b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><b>Deadline for governmental units to file a proof of claim:</b><br><br><b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | <b>Filing deadline: 5/30/20</b><br><br><b>Filing deadline: 3/19/20</b><br><b>Filing deadline: 7/7/20</b><br><br><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>5/21/20 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>   |  |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.  |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.   |  |